IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants: Cohagan et al. Docket No.: 60655.7900

Serial No.: 10/708,568 Examiner: Alvarez, Raquel

Filed: March 11, 2004 Group Art Unit: 3688

Title: POINT POOLING LOYALTY Confirmation No.: 2567

SYSTEM AND METHOD

AMENDMENT AND REPLY

Mail Stop AF Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated February 19, 2010, of which this Reply is filed within two months, please amend the above-identified application as follows:

Amendments to the Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.